

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HENRY KENNEDY
PAULA Y KENNEDY
Debtor(s)

Case No. 09-20162

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2009.
- 2) The plan was confirmed on 09/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/24/2012.
- 5) The case was dismissed on 11/21/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,801.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$101,010.15
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$101,010.15

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$779.64
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,794.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$6,574.01

Attorney fees paid and disclosed by debtor: \$2,720.36

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	558.21	NA	NA	0.00	0.00
AMERICASH	Unsecured	2,792.67	2,875.55	2,875.55	2,010.99	0.00
ASSET ACCEPTANCE LLC	Unsecured	373.00	373.00	373.00	260.86	0.00
BANK OF AMERICA	Secured	136,000.00	120,559.47	53,238.20	53,238.20	0.00
BANK OF AMERICA	Secured	0.00	28,561.67	28,561.67	28,561.67	0.00
CANDICA LLC	Unsecured	NA	143.02	143.02	90.34	0.00
CANDICA LLC	Unsecured	NA	692.03	692.03	483.97	0.00
CHECK N GO	Unsecured	456.76	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	465.36	NA	NA	0.00	0.00
DIRECT CHARGE	Unsecured	230.05	230.05	230.05	160.88	0.00
DISH NETWORK	Unsecured	222.28	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS	Unsecured	133.22	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,759.27	1,759.27	1,230.33	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	1,374.95	1,374.95	961.55	0.00
FIRST CHOICE LOANS	Unsecured	500.38	494.50	494.50	345.83	0.00
GINNYS	Unsecured	302.31	302.52	302.52	211.57	0.00
INTERNAL REVENUE SERVICE	Priority	135.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	426.56	377.48	377.48	263.98	0.00
K JORDAN	Unsecured	135.42	NA	NA	0.00	0.00
LITERARY GUILD	Unsecured	78.08	NA	NA	0.00	0.00
MASON DIRECT	Unsecured	42.76	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	NA	194.29	194.29	122.72	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	6,663.58	6,663.58	4,660.11	0.00
NCO FIN/55	Unsecured	1,218.85	NA	NA	0.00	0.00
NICOR GAS	Unsecured	850.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Unsecured	27.03	NA	NA	0.00	0.00
OPHRYLS LLC	Unsecured	NA	119.01	119.01	83.22	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,000.00	NA	NA	0.00	0.00
PHARIA LLC	Unsecured	299.66	201.91	201.91	141.21	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	799.42	852.55	852.55	596.22	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	494.90	487.56	487.56	340.97	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROBERT MORRIS UNIVERSITY	Unsecured	586.12	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	205.54	202.92	202.92	141.90	0.00
SPRING GREEN	Unsecured	251.05	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	133.22	133.22	84.15	0.00
VILLAGE OF HAZEL CREST	Secured	455.47	0.00	445.47	445.47	0.00
VILLAGE OF HAZEL CREST	Unsecured	455.47	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	51,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$53,238.20	\$53,238.20	\$0.00
Mortgage Arrearage	\$28,561.67	\$28,561.67	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$445.47	\$445.47	\$0.00
TOTAL SECURED:	\$82,245.34	\$82,245.34	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,477.41	\$12,190.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,574.01</u>
Disbursements to Creditors	<u>\$94,436.14</u>
TOTAL DISBURSEMENTS :	<u>\$101,010.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.